

EXHIBIT 5

www.citicards.com



Account Number		Payment Due Date	New Balance	Minimum Amount Due	Enter Amount Enclosed
5211		12/10/01	\$9032.47	\$188.00	

00 A1 0290 3 VA 4

DONNA HARRAH

CARROLLTON
23314-3917000

VA

CITI CARDS
P.O. BOX 182564
COLUMBUS, OH
43218-2564For Customer Service, call or write
1-888-766-CITI (2484)

Citi® AAdvantage® Account

Account Number

AAdvantage is a registered trademark of American Airlines, Inc.

To report billing errors, write
to this address; calling will
not preserve your rights.BOX 6500
SIOUX FALLS, SD
57117

5211

PAYMENT MUST BE RECEIVED BY 5:00 PM LOCAL TIME ON 12/10/2001

Statement/Closing Date	Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
11/15/2001	\$28000	\$18967	\$12000	\$12000	\$9032.47
		Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
		\$0.00 +	\$0.00 +	\$188.00 =	\$188.00

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	10/29	42220022	PAYMENT THANK YOU	-2,000.00
10/18	10/18	HT919X10	RADIO FENCE DISTRIBUTORS 941-5058220 FL	103.00
10/28	10/28	QZX80X09	BASS SHOE 211 WILLIAMSBURG VA	31.34
10/28	10/28	YWPJW8Q3	TOMMY HILFINGER #31 WILLIAMSBURG VA	39.69
10/28	10/28	PKZ95LR*	OSHKOSH #0080 WILLIAMSBURG VA	55.00
10/28	10/28	C32RQP30	TIMBERLAND FACTORY #148 WILLIAMSBURG VA	62.69
10/30	10/30	7KDGZQT*	SPRINT CARLISLE PA	133.22
11/06	11/06	ZOCKKH*12	UNIVERSAL BU* 900SUBSRPT602-850-1200 AZ	19.88
11/07	11/07	4FRMQFHW	SOAPS-N-SUDS AUTO SPA HAMPTON VA	6.00
11/08	11/08	ZKSMQFHW	SOAPS-N-SUDS AUTO SPA HAMPTON VA	7.00
11/08	11/08	XX7VWP30	SEARS ROEBUCK 1575 NEWPORT NEWS VA	59.53
11/08	11/08	91LWRP30	CATO-CATO PLUS #795 HAMPTON VA	56.40
11/12	11/12	2T9G4J00	DTV*DIRECTV SERVICE 800-347-3288 CA	64.68
	11/15		PURCHASES*FINANCE CHARGE*PERIODIC RATE	74.49

*** CITI AADVANTAGE MILES UPDATE ***
Miles Accumulated This Billing Period: 638
Earned Miles: 638
Miles Reported To American Airlines: 638

Get 30 days of optional Citibank Credit Protector
FREE when you enroll today! Simply initial the box
in the lower left-hand corner of your billing
statement coupon. Remember to return the coupon
with your payment.

WITHIN THE LAST 30 DAYS YOU SHOULD HAVE RECEIVED AN
IMPORTANT NOTICE ABOUT ADDING BINDING ARBITRATION
TO YOUR CITIBANK CARD AGREEMENT. IF YOU WOULD LIKE
ANOTHER COPY PLEASE CALL THE CUSTOMER SERVICE
NUMBER LISTED ABOVE.

Reminder: You may be assessed an over-the-credit-
line fee if your balance exceeds your Total Credit
Line as stated above.

Sale Date	Post Date	Reference Number	Activity Since Last Statement			Amount
Account Summary		Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES		\$10,319.55	\$638.43	\$2,000.00	\$74.49	\$9,032.47
ADVANCES		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL		\$10,319.55	\$638.43	\$2,000.00	\$74.49	\$9,032.47

Rate Summary		Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES					
Standard Purch		\$9,471.78	0.02712%(D)	9.900%	9.900%
ADVANCES		\$0.00	0.05477%(D)	19.990%	19.990%